

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. (currently amended) A system for facilitating the management of financial transactions comprising:

a request processor coupled to at least one of a remittance ~~manager processor~~, arrangement manager, financial institution validator, financial transaction manager, and electronic payment manager, ~~and check writing manager~~, wherein:

said remittance ~~manager processor~~ is configured to process incoming payments to format said incoming payments and validate said incoming payments according to internal rules and external rules;

said arrangement manager is configured to receive requests for at least one of: perform specified, periodic and requested movement of funds; events;

said financial institution validator is configured to validate data regarding external institutions;

said financial transaction manager is configured to perform instructions related to process and execute various financial transactions, wherein said instructions include said formatted payments, said periodic and requested movement of funds, and said validated data regarding external institutions and, wherein said financial transaction manager receives said instructions in a format that is usable by an existing financial system of a financial institution; and,

said electronic payment manager is configured to process outgoing electronic payments. ;  
and

~~said check writing manager is configured to process checks.~~

2. (original) The system of claim 1 further comprising at least one of a front-end for internal use and a front-end for external use.

3. (currently amended) The system of claim ~~1~~ 2, wherein the ~~financial transaction~~ request processor facilitates communication via a messaging system.
4. (currently amended) The system of claim ~~1~~ 3, wherein the remittance manager ~~processor~~ is further configured to facilitate:
  - scanning incoming remittances into an electronic format;
  - assigning a unique identifier to each remittance; and
  - storing said unique identifier with data regarding the incoming remittance.
5. (currently amended) The system of claim ~~1~~ 4, wherein said financial transaction manager ~~processor~~ is configured to facilitate:
  - receiving instructions from said request processor;
  - translating the instructions into a format readable by another system; and
  - transmitting the translated instructions to another system.
6. (currently amended) The system of claim ~~1~~ 5, further comprising ~~wherein said a check~~ writing manager is ~~further configured~~ to facilitate:
  - receiving a request to write a check;
  - formatting said request;
  - sending a print request to a printer; and
  - storing data regarding each print request in a database.
7. (currently amended) The system of claim ~~1~~ 6, wherein said electronic payment manager is further configured to facilitate:
  - receiving a request to perform an electronic transaction;
  - formatting said request into a form usable by an electronic payment network;
  - sending said formatted request to an electronic payment network; and
  - storing data regarding each request in a database.
8. (currently amended) The system of claim ~~1~~ 7, wherein said arrangement manager is further configured to facilitate:

creating periodic arrangements;  
validating arrangements against pre-determined criteria;  
storing arrangements, including a scheduled date;  
comparing a current date with scheduled dates;  
transmitting messages regarding scheduled arrangements.

9. (currently amended) The system of claim 1 8, wherein said request processor is further configured to facilitate:

validating transactions; and  
directing transactions to an appropriate component.

10. (new) The system of claim 9, wherein said internal rules include at least one of: a minimum balance, a maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals.

11. (new) The system of claim 10, wherein said external rules include reporting regulations relating to a governmental agency.

12. (new) The system of claim 11, wherein said electronic payment manager is further configured to process outgoing electronic payments to certain entities within a single said financial institution.